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United States Bankruptcy Court Northern District of Illinois, Western Division				Voluntary Petition		
, , , , , , , , , , , , , , , , , , ,			nt Debtor (Spouse) (Last, First	r (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):  None	years	All Other Names used by the Joint Debte (include married, maiden, and trade name)				
Last four digits of Soc.Sec.No./Complete EIN or than one, state all): 7633	other Tax ID No. (if more		gits of Soc.Sec.No./Complete In one, state all):	EIN or other Tax ID No.		
Street Address of Debtor (No. and Street, City, a 108 La Fox River Drive, #1	and State)	Street Addre	ess of Joint Debtor (No. and St	reet, City, and State		
Algonquin, IL	ZIPCODE 60102		ZIPCODE			
County of Residence or of the Principal Place of	Business:	County of R	esidence or of the Principal Pl	ace of Business:		
Mohenry  Mailing Addrags of Dahtor (if different from street	at addrass):	Mailing Add	lress of Joint Debtor (if differe	ant from street address).		
Mailing Address of Debtor (if different from stre	et address):	Mailing Add	iress of Joint Debtor (if differe	ent from street address):		
	ZIPCODE	<u> </u>  -		ZIPCODE		
Location of Principal Assets of Business Debtor	(if different from street address a	bove):		ZIPCODE		
Type of Debtor	Nature of Business		Chapter of Rer	kruptcy Code Under Which		
(Form of Organization)	(Check <b>one</b> box)		the Petition	is Filed (Check one box)		
(Check <b>one</b> box)  ✓ Individual (includes Joint Debtors)	Health Care Business Single Asset Real Estate as del	fined in	Chapter 7	Chapter 15 Petition for		
See Exhibit D on page 2 of this form.	11 U.S.C. § 101 (51B) Railroad		Chapter 9	Recognition of a Foreign Main Proceeding		
Corporation (includes LLC and LLP)  Partnership	Stockbroker		Chapter 11 Chapter 12	Chapter 15 Petition for		
Other (if debtor is not one of the above entities,	Commodity Broker		Chapter 13	Recognition of a Foreign		
check this box and state type of entity below)	Clearing Bank			Nonmain Proceeding ure of Debts		
	Other			eck one box)		
	Tax-Exempt Entity		debts, defined in 11 U	J.S.C. Debts are primarily		
	(Check box, if applicable)		§101(8) as "incurred individual primarily f			
	Debtor is a tax-exempt organization under Title 26 of the United States code (the Internal Revenue Code) under Title 26 of the United States personal, family, purpose."					
Filing Fee (Check one be	ox)	Check one box: Chapter 11 Debtors				
Full Filing Fee attached		Debtor is a small business as defined in 11 U.S.C. § 101(51D)				
Filing Fee to be paid in installments (Applica	able to individuals only) Must a	Debtor is not a small business as defined in 11 U.S.C. § 101(51D) tach Check if:				
signed application for the court's consideration	on certifying that the debtor is un	able Debtor's aggregate noncontingent liquidated debts (excluding debts				
to pay fee except in installments. Rule 1006(	(b). See Official Form No. 3A.		wed to insiders or affiliates) a	re less than \$2,190,000		
Filing Fee waiver requested (applicable to ch			A plan is being filed with this petition.			
attach signed application for the court's consideration. See Official Form 3B.  Acceptances of the plan were more classes, in accordance				olicited prepetiion from one of th 11 U.S.C. § 1126(b).		
Statistical/Administrative Information				THIS SPACE IS FOR COURT USE ONLY		
Debtor estimates that funds will be available for distri	ribution to unsecured creditors.					
Debtor estimates that, after any exempt property is e expenses paid, there will be no funds available for di						
Estimated Number of Creditors						
1- 50- 100- 200- 100 49, 99 199 999 500			0,001- OVER 00,000 100,000			
Estimated Assets						
<b>1</b> \$0 to \$10,000 to \$100,000			More than \$100 million			
Estimated Liabilities    \$0 to		\$1 million to	More than \$100 million			
\$100,000	□ \$1 million □	\$100 million				

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Official Formals @ 4007-71507 Doc 1 Filed 06/26/07 Entered 06/26/07 07:38:37 Desc Main B1, Page 2					
Voluntary Petition (This page must be completed and filed in every case)  DOCUMENT Page 2 of 39 Name of Debtor(s): Steven G. Sutton					
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)					
Location Where Filed:  Case Number:  Date Filed:					
	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner	•			
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10K and 10Q) with Section 13 or 15(d) relief under chapter	Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.    Exhibit A is attached and made a part of this petition.   X / S/ Richard T. Jones   June 21, 2007				
		Signature of Attorney for Bestor(s)	Date		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.					
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
Information Regarding the Debtor - Venue					
(Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
	There is a bankruptcy case concerning debtor's affiliate,				
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord or lessor that obtained judgment)					
	(Address of landlord or lessor)				
Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					

# **Voluntary Petition**

(This page must be completed and filed in every case)

Rage 3 of 39:

Steven G. Sutton

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### **X** /s/ Steven G. Sutton

Signature of Debtor

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 21, 2007

### Signature of a Foreign Representative of a **Recognized Foreign Proceedings**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are
- Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

### Signature of Attorney

### X /s/ Richard T. Jones

Signature of Attorney for Debtor(s)

### RICHARD T. JONES 6184629

Printed Name of Attorney for Debtor(s)

Jones & Hart Law Firm

Firm Name

138 Cass Street

Address

Post Office Box 1693 Woodstock, Illinois 60098

(815) 334-8220

Telephone Number

June 21, 2007

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

**Signature of Debtor (Corporation/Partnership)** 

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re Steven G. Sutton	Cosa Na
III le steven d. sutton	Case No
Debtor(s)	(if known)

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Steven G. Sutton STEVEN G. SUTTON
Date: June 21, 2007

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In re	Steven G. Sutton	Case No.	
	Debtor	(If known)	

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
	 Tota	.1	0.00	

(Report also on Summary of Schedules.)

**Debtor** 

(If known)

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In re Steven G. Sutton

Case No. \_

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.     Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking acccount Chase Bank		87.15
Security deposits with public utilities, telephone companies, landlords, and others.		Rental security deposit Landlord's possession		800.00
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings Debtor's possession		500.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books and pictures Debtor's possession		5.00
6. Wearing apparel.		Necessary wearing apparel Debtor's possession		50.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
Annuities. Itemize and name each issuer.	X			

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Case No. \_\_

In re Steven G. Sutton **Debtor** 

(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Union pension		0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Buick Regal; 98,000 miles		2,000.00

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(If known)

In re Steven G. Sutton

Case No. \_

**Debtor** 

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Debtor's possession		
		1996 Harley Davidson Sportster; 20,000 miles Debtors' possession		2,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Tot	l al	\$ 5,442.15

In re	Steven G. Sutton	Case No
	Debtor	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)		
7	1.011. 1.	

	11 U.S.C. § 522(b)(2)	Check if debtor claims a homestead exemption that exceeds
<b>V</b>	11 U.S.C. § 522(b)(3)	\$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
hecking acccount	735 I.L.C.S 5§12-1001(b)	87.15	87.15
fiscellaneous household goods and urnishings	735 I.L.C.S 5§12-1001(b)	500.00	500.00
fiscellaneous books and pictures	735 I.L.C.S 5§12-1001(b)	5.00	5.00
ecessary wearing apparel	735 I.L.C.S 5§12-1001(a)	50.00	50.00
998 Buick Regal; 98,000 miles	735 I.L.C.S 5§12-1001(c)	2,000.00	2,000.00
996 Harley Davidson Sportster; 20,000 illes	735 I.L.C.S 5§12-1001(b)	2,000.00	2,000.00
nion pension	735 I.L.C.S 5§12-1006	A11	Unknown

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Official Form 6D (10/06)

In re _	Steven G. Sutton	 Case No.	
	Debtor		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C §112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\boxed{\mathbf{V}}$  Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
	7		(Total c	Sub	tota	[ <b>&gt;</b>	\$ 0.00	\$ 0.00
			(Use only o	-	[ota]	<b>&gt;</b>	\$ 0.00	\$ 0.00

(Report total also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6E (4/07)

In re_	Steven G. Sutton	_, Case No
	Debtor	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

### Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Official Form 6E (4/07) - Cont.

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adjustment.

Steven G. Sutton Case No.\_ Debtor (if known) Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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Official Form 6E (04/07) - Cont.

In re	Steven G. Sutton		Case No.	
		Dobtor		(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

							·		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			Incurred: 2005						
Internal Revenue Service 230 South Dearborn Street STOP 5013-CHI Chicago, Illinois 60604			Consideration: Income taxes				2,293.21	2,293.21	0.00
ACCOUNT NO.				H		┢			
ACCOUNT NO.				H					
ACCOUNT NO.				Г		Г			
Sheet no. 2 of 2 continuation sheets attached Creditors Holding Priority Claims	to S	chedu	Sule of (Totals of		tal pag		\$ 2,293.21	\$	\$
Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)									
Totals  (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)  **Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Summary of Certain Completed Schedule E. If applicable, report also on the Statistical Schedule E. If applicable E. If applicab									

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Official Form 6F (10/06)

In re _	Steven G. Sutton	Case No
	Dobton	(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7001 1911 0120 6721  Best Buy/HRS USA Post Office Box 17298  Baltimore, MD 21297-1298			Consideration: Credit card debt				134.99
ACCOUNT NO. 4178 0526 4247 8495  Capital One 1957 Westmoreland Road Post Office Box 26094 Richmond, VA 23260-6094			Consideration: Credit card debt				1,793.28
ACCOUNT NO. 4266 8801 8241 0197  Chase Card Service Post Office Box 15129  Wilmington, DE 19850-5129			Consideration: Credit card debt				12,237.45
ACCOUNT NO. 5424 1806 2581 7066  Citicard Post Office Box 6077 Sioux Falls, SD 57117-6077	-		Consideration: Credit card debt				13,580.77
1continuation sheets attached Subtotal > \$ 27,746.49							
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 07-71507 Doc 1 Filed 06/26/07 Entered 06/26/07 07:38:37 Desc Main Page 16 of 39 Document

Official Form 6F (10/06) - Cont.

In re _	Steven G. Sutton		Case No	
		Debtor		If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5424 1807 7328 3186 Citicard			Consideration: Credit card debt				
Post Office Box 6077 Sioux Falls, SD 57117-6077							2,313.59
ACCOUNT NO. 6035 3221 2960 4967			Consideration: Credit card debt				
Home Depot Monogram Credit Card Bk of GA 7840 Roswell Rd., Bldg. 100, #210 Atlanta, Georgia 30350							77.95
ACCOUNT NO. 4185 8616 7559 8480			Consideration: Credit card debt				
Washington Mutual Card Services Post Office Box 9016 Pleasanton, CA 94566-9016							2,609.82
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no ofcontinuation sheets attact to Schedule of Creditors Holding Unsecured	ched			Sub	tota	l <b>≻</b>	\$ 5,001.36

to Schedule of Creditors Holding Unsecured Nonpriority Claims

32,747.85

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In re	Steven G. Sutton	Case No.	
	Debtor		(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Steven G. Sutton

	_ Case No.
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(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

•	
٧	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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None

In re_	Steven G. Sutton	Case		
	Debtor	Case —	(if known)	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Employment: Occupation  Name of Employer  How long employed  Address of Employer  1			N.A.  DEBTOR  \$ 1,943.40	SPC	DUSE
Occupation Construction Name of Employer Employer Employed 6  Address of Employer 1  ADDITIONAL Content of average or part of the content of	Carpenter/roofer Excalibur Roofing through Manpower 6 months 0305 Wilmette Ave. Algonquin, IL 60102 projected monthly income at time case filed) alary, and commissions		N.A.  DEBTOR  \$ 1,943.40		
How long employed 6 Address of Employer 1  A  INCOME: (Estimate of average or plants of the strength of the st	5 months  0305 Wilmette Ave.  Algonquin, IL 60102  projected monthly income at time case filed)  alary, and commissions		DEBTOR \$ 1,943.40		
Address of Employer 1  ADDINCOME: (Estimate of average or part)  1. Current monthly gross wages, sa  (Prorate if not paid monthly.)  2. Estimated monthly overtime	Algonquin, IL 60102  projected monthly income at time case filed) alary, and commissions		DEBTOR \$ 1,943.40		
INCOME: (Estimate of average or part of the control	Algonquin, IL 60102  projected monthly income at time case filed)  alary, and commissions		DEBTOR \$ 1,943.40		
INCOME: (Estimate of average or plants.)  Current monthly gross wages, sa (Prorate if not paid monthly.)  Estimated monthly overtime	projected monthly income at time case filed) alary, and commissions		\$1,943.40		
Current monthly gross wages, sa (Prorate if not paid monthly.) Estimated monthly overtime	alary, and commissions		\$1,943.40		
(Prorate if not paid monthly.) 2. Estimated monthly overtime				\$	
2. Estimated monthly overtime				<b>э</b>	NI A
	75		_ ^ ^ ^		N.A.
. SUBTOTAL	7		\$0.00_	\$	N.A.
	IS		\$1,943.40	\$	N.A.
. LESS PAYROLL DEDUCTION	ID				
<ul><li>a. Payroll taxes and social sec</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify:</li></ul>	urity	)	\$402.07 \$0.00 \$0.00 \$0.00	\$ \$ \$	N.A. N.A. N.A. N.A.
. SUBTOTAL OF PAYROLL DE	DUCTIONS		\$402.07	\$	N.A.
TOTAL NET MONTHLY TAK	E HOME PAY		\$1,541.33	\$	N.A.
7. Regular income from operation (Attach detailed statement)	of business or profession or farm		\$0.00	\$	N.A.
. Income from real property			\$0.00	\$	N.A.
. Interest and dividends			\$0.00	\$	N.A.
0. Alimony, maintenance or sur	pport payments payable to the debtor for the		\$0.00	\$	N.A.
debtor's use or that of dependen			\$0.00	Φ	N.A
Social security or other govern			\$0.00	\$	N.A.
(Specify)					
2. Pension or retirement income			\$0.00	\$	
3. Other monthly income			\$0.00_	\$	N.A.
(Specify)			\$0.00	\$	N.A.
4. SUBTOTAL OF LINES 7 THR	ROUGH 13		\$0.00	\$	N.A
5. AVERAGE MONTHLY INCO	OME (Add amounts shown on Lines 6 and 14)		\$1,541.33	\$	N.A.
	NTHLY INCOME (Combine column totals ne debtor repeat total reported on line 15.)			1,541.33	
			ummary of Schedules a nmary of Certain Liabil		

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In re	Steven G. Sutton	Case No
_	Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL	DEBTO	R(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.	or's family at ti	ime case
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separat labeled "Spouse."	e schedule of e	expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	800.00
a. Are real estate taxes included?  b. Is property insurance included?  Yes No  No		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone		0.00
d. Other <u>Cable/cell</u>		110.00
3. Home maintenance (repairs and upkeep)		0.00
4. Food		200.00
5. Clothing		0.00
6. Laundry and dry cleaning		0.00
7. Medical and dental expenses		0.00
8. Transportation (not including car payments)		120.00 0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		0.00
7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other	\$	0.00
11. Insurance (not deducted from wages of included in nome mortgage payments)	¢	0.00
a. Homeowner's or remer's	Ф Ф	0.00
V a Haalth		0.00
d Auto		146.00
. U.Auto	Φ	0.00
e. Other		0.00
g (Specify) IRS	•	100.00
g 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	100.00
	\$	0.00
b. Other	Ψ \$	0.00
8 c. Other		0.00
a. Auto b. Other c. Other 14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
2 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$ <u></u>	0.00
§ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	<u>\$</u>	1,476.00
gif applicable, on the Statistical Summary of Certain Liabilities and Related Data)	Ψ	1,470.00_
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing	of this docum	ent:
None	docum	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1.541.33

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

\$\_\_\_\_\_1,476.00\_

\$\_\_\_\_65.33\_

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Official Form 6 - Summary (10/06)

# **United States Bankruptcy Court**

Northern District of Illinois, Western Division

In re	Steven G. Sutton	Case No.	
	Debtor		
		Chapter 7	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	L	IABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00			
B – Personal Property	YES	3	\$ 5,442.15			
C – Property Claimed as exempt	YES	1				
D – Creditors Holding Secured Claims	YES	1		\$	0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$	2,293.21	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$	32,747.85	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I - Current Income of Individual Debtor(s)	YES	1				\$ 1,541.33
J - Current Expenditures of Individual Debtors(s)	YES	1				\$ 1,476.00
тот	ral.	15	\$ 5,442.15	\$	35,041.06	

# Official Section - Substituted States Barks april Court Northern District of Illinois, Western Division Desc Main

In re	Steven G. Sutton	Case No
	Debtor	
		Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 2,293.21
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 2,293.21

### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 1,541.33
Average Expenses (from Schedule J, Line 18)	\$ 1,476.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 930.95

### **State the Following:**

State the Lond wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,293.21	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 32,747.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 32,747.85

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In re	Steven G. Sutton	Case No.
	Debtor	(If known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER I	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read t summary page plus 2), and that they are true and correct to the	the foregoing summary and schedules, consisting of _17 sheets ( <i>total shown on</i> the best of my knowledge, information, and belief.
Date June 21, 2007	Signature: /s/ Steven G. Sutton
	Debtor:
Date	Signature: Not Applicable
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-A	TTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
110(h) and 342(b); and, (3) if rules or guidelines have been profi	document and the notices and information required under 11 U.S.C. §§ 110(b), mulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable of the maximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title who signs this document.	e (if any), address, and social security number of the officer, principal, responsible person, or partn
Address X	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or   If more than one person prepared this document, attach additional signed sh	r assisted in preparing this documen, unless the bankruptcy petition preparer is not an individualt:
If more than one person prepared this document, attach additional signed sh	neets conforming to the appropriate Official Form for each person.
	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 1.
DECLARATION UNDER PENALTY OF PER	JURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the[the president of the presi	dent or other officer or an authorized agent of the corporation or a member
or an authorized agent of the partnership ] of the	[corporation or partnership] named as debtor e foregoing summary and schedules, consisting ofsheets (total
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnershi	ip or corporation must indicate position or relationship to debtor.]

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### Case 07-71507 Doc 1 Filed 06/26/07 Entered 06/26/07 07:38:37 Desc Main UNITEDDSTATES BARNIGERUIRT 89Y COURT

Northern District of Illinois, Western Division

In Re	Steven G. Sutton	Case No.
· <del>-</del>		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE	
2007	5,256.25	Employment		FY: 01/01/07 to 05/27/07
2006	10,157.00	Employment		FY: 01/01/06 to 12/31/06
2005	66,101.82	Employment		FY: 01/01/05 to 12/31/05

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2005 13,645.57 Pension distribution \$11,293.57; unemployment comp \$2,352.00

None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL PAYMENTS PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL AND RELATIONSHIP TO DEBTOR PAYMENTS PAID OWING

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 $\boxtimes$ 

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

Non

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

X

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

M

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL** LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

M

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL** LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None  $\square$ 

> NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

None

M

### 18. Nature, location and name of business

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME **TAXPAYER ADDRESS** NATURE OF BUSINESS BEGINNING AND I.D. NO. (EIN) **ENDING DATES** b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None NAME **ADDRESS** 

### [Questions 19 - 25 are not applicable to this case]

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

June 21, 2007 /s/ Steven G. Sutton Signature of Debtor STEVEN G. SUTTON

Date

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CERTIFICATION AND SIGNATURE OF NON-ATTO	RNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition precompensation and have provided the debtor with a copy of this document and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 preparers, I have given the debtor notice of the maximum amount before prepared bettor, as required in that section.	the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); setting a maximum fee for services chargeable by bankruptcy petition
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address	
Names and Social Security numbers of all other individuals who prepared or ass	sisted in preparing this document:
If more than one person prepared this document, attach additional signed sheets	conforming to the appropriate Official Form for each person.
X	
Signature of Bankruptcy Petition Preparer	Date
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Fo. 11 U.S.C. § 110; 18 U.S.C. §156.	ederal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

0 continuation sheets attached

Form B8 (Official Form 8) Case 07-71507 Doc 1 Filed 06/26/07 Entered 06/26/07 07:38:37 Desc Main Document Page 33 of 39 UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re Steven G. Sutton		, Case No.			
	Debtor		Chapter	7	
CI	HAPTER 7 INDIVIDUAI	L DEBTOR'S STATEM	MENT OF INTE	NTION	
I have filed a schedu	ule of assets and liabilities whule of executory contracts and llowing with respect to the pro-	unexpired leases which inc	cludes personal pro	perty subject to an u	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE					
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
	1	ı	I		
Date:June 21, 2007		even G. Sutton			
	Signa	ture of Debtor S	ΓEVEN G. SUTT	ON	

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### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defin- and have provided the debtor with a copy of this document and the notices and required un- have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services notice of the maximum amount before preparing any document for filing for a debtor or account.	nder 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title principal responsible person or partner who signs this document.	(if any), address, and social security number of the officer,
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepared or ass preparer is not an individual:	
If more than one person prepared this document, attach additional signed sheets of	conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of
X	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social	

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Steven G. Sutton	x/s/ Steven G. Sutton June 21, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

Best Buy/HRS USA Post Office Box 172% ase 07-71507 Baltimore, MD 21297-1298

Capital One Doc 1957 Meth 06/26/67ad Entered 06/26/07 07:38 f37 Bo Des 29 Main Post Of Dec 37 Page 37 of 39 Wilmington, DE 19850-5129 Richmond, VA 23260-6094

Chase Card Service

Citicard Post Office Box 6077 Sioux Falls, SD 57117-6077 Home Depot Monogram Credit Card Bk of GA 7840 Roswell Rd., Bldg. 100, #210 Atlanta, Georgia 30350

Internal Revenue Service 230 South Dearborn Street STOP 5013-CHI Chicago, Illinois 60604

Washington Mutual Card Services Post Office Box 9016 Pleasanton, CA 94566-9016

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# **UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division**

In re	Steven G. Sutton	,		
	Debto	or	Case No.	
			Chapter	7
	VERIFIC	ATION OF LIS	T OF CRED	ITORS
correc	I hereby certify under penalty of perjury and complete to the best of my knowledge		ist of Creditors	which consists of 1 page, is true,
Date	June 21, 2007	Signature of Debtor	/s/ Steven G.	

Date

Case 07-71507 Doc 1 Filed 06/26/07 Entered 06/26/07 07:38:37 Desc Main Page 39 of 39

Signature of Attorney

Name of law firm

Jones & Hart Law Firm

B203 12/94

United States Bankruptcy Court Northern District of Illinois, Western Division

	In re Steven G. Sutton	Cas	e No		
				7	
	Debtor(s)				
	DISCLOSURE OF COM	IPENSATION OF ATTORNEY F	OR DEI	BTOR	
1.	Pursuant to 11 U .S.C. § 329(a) and Fed. Bank and that compensation paid to me within one y rendered or to be rendered on behalf of the de	ear before the filing of the petition in bank	cruptcy, o	r agreed to be	e paid to me, for services
	For legal services, I have agreed to accept	\$ <sub>_</sub>	1,400	0.00	
	Prior to the filing of this statement I have receive	/ed\$ _	200	0.00	
	Balance Due	\$_	1,200	0.00	
2.	The source of compensation paid to me was:				
	Debtor Other (	specify)			
3.	The source of compensation to be paid to me	is:			
	☑ Debtor ☐ Other (	(specify)			
4. ass	I have not agreed to share the above-discociates of my law firm.	closed compensation with any other person	on unless	they are men	nbers and
of m	I have agreed to share the above-disclosing law firm. A copy of the agreement, together w				
5.	In return for the above-disclosed fee, I have a	greed to render legal service for all aspe	cts of the	bankruptov ca	ase. includina:
6.	<ul> <li>a. Analysis of the debtor's financial situation,</li> <li>b. Preparation and filing of any petition, sche</li> <li>c. Representation of the debtor at the meetin</li> <li>d. Representation of the debtor in adversary</li> </ul> By agreement with the debtor(s), the above-	dules, statements of affairs and plan whic g of creditors and confirmation hearing, a proceedings and other contested bankrup	ch may be nd any ac otcy matte	required; djourned hear ers;	
		CERTIFICATION			
	Logrify that the foregoing is a complete		mont for	aymont to m	o for raprocantation of the
	debtor(s) in the bankruptcy proceeding.	e statement of any agreement or arrange	ment for p	oayment to me	e for representation of the
	June 21, 2007	/s/ Richard T. Jo	nes		